

**Information to identify the case:**

Debtor 1 William R. Schuyler Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8177

EIN -- --

Debtor 2 Jennifer A Schuyler

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1334

EIN -- --

United States Bankruptcy Court District of New Jersey

Case number: 16-13374-MBK

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William R. Schuyler Jr.

Jennifer A Schuyler  
aka Jennifer A. Berry Schuyler, fka Jennifer A  
Berry

5/29/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William R. Schuyler, Jr.  
 Jennifer A Schuyler  
 Debtors

Case No. 16-13374-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 61

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db/jdb  
 516018325 +William R. Schuyler, Jr., Jennifer A Schuyler, 51 Second Avenue, Roebling, NJ 08554-1001  
 516018333 ATT Mobility, ATTN Bankruptcy Dept, POB 3611, Bothell, WA 98041-3611  
 516018323 +American Trading Co., c/o Lenox, Socey, Formidoni, Giordano, 3131 Princeton Pike 1-B,  
 Lawrence Township, NJ 08648-2201  
 516018324 +Aspire, PO Box 105555, Atlanta, GA 30348-5555  
 516018326 +B&G Music, 310 E Main Street, Suite # 11, Belleville, IL 62220-1634  
 516018333 +Credit One Bank, PO Box 1059, Aberdeen, SD 57402-1059  
 516018337 +GENPSYCH PC, 981 US Highway 22, 2nd Floor, Bridgewater, NJ 08807-2946  
 516018339 HSBC, ATTN Bankruptcy Dept, PO Box 49311, San Jose, CA 95161-9311  
 516018341 IC System Inc- Bankruptcy Dept, RE IC System Acct # 63510213001, 444 Highway 96 East,  
 POB 64378, Saint Paul, MN 55164-0378  
 516018343 +Kivitz McKeever Lee, PC, Attn: Joshua I Goldman, Esq., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 516018345 Kohl's/Capone- Bankruptcy Dept, POB 3115, Milwaukee, WI 53201-3115  
 516018346 +Lenox, Socey, Wilgus, Formidon,, Giordano, Cooley, Lang & Casey, PO Box 6448,  
 3131 Princeton Pike 1-B, Lawrence Township, NJ 08648-2201  
 516018350 +MetLife Disability, Offset Recovery Unit, PO Box 6171, Utica, NY 13504-6171  
 516018354 PSE&G Co- Bankruptcy Dept, PO Box 14444, New Brunswick, NJ 08906-4444  
 516018355 Robert Wood Johnson, ATTN Patient Billing/Bankruptcy Dept, POB 15278,  
 Newark, NJ 07192-5278  
 516018357 +Santander Consumer USA, Attn: Ismail Dawood, CFO, 1601 Elm Street, Suite 800,  
 Dallas, TX 75201-7260  
 516018356 +Santander Consumer USA, Attn: Jason A. Kulas, President, 1601 Elm Street, Suite 800,  
 Dallas, TX 75201-7260  
 516018360 +TD Bank - Bankruptcy Dept, Consumer Loan Operations, 200-2 Carolina Point Parkway,  
 Greenville, SC 29607-5766  
 516018361 +TD Bank NA- Bankruptcy Dept, POB 9547, Portland, ME 04112-9547  
 516018363 +Trenton Emergency Medical Services, 244 Perry Street, Trenton, NJ 08618-3926  
 516018364 +WebBank- Bankruptcy Dept, 215 South State Street, Suite 800,  
 Salt Lake City, UT 84111-2339  
 516018365 +West Bay Aquistions LLC, Attn Bankruptcy Dept, POB 8009, Cranston, RI 02920-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 30 2018 00:12:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 30 2018 00:12:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

lm E-mail/Text: camanagement@mtb.com May 30 2018 00:12:41 M&T Bank, PO Box 1288,  
 Buffalo, NY 14240-1288

516157482 EDI: BL-BECKET.COM May 30 2018 03:53:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
 PO BOX 3001, MALVERN, PA 19355-0701  
 516018328 +EDI: CAPITALONE.COM May 30 2018 03:53:00 Capital One, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 516018329 +EDI: CAPITALONE.COM May 30 2018 03:53:00 Capital One, Bankruptcy Claims, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 516018327 EDI: CAPITALONE.COM May 30 2018 03:53:00 Capital One, Bankruptcy Claims, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 516018330 EDI: CAPITALONE.COM May 30 2018 03:53:00 Capital One NA, PO Box 71083,  
 Charlotte, NC 28272-1083  
 516035366 +EDI: CHRM.COM May 30 2018 03:53:00 Chrysler Capital, PO BOX 961278,  
 Fort Worth, TX 76161-0278  
 516018331 +EDI: CHRM.COM May 30 2018 03:53:00 Chrysler Capital, Attn: Bankruptcy Department,  
 PO Box 961278, Fort Worth, TX 76161-0278  
 516018332 +EDI: RCSFNBMARIN.COM May 30 2018 03:53:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 516018334 EDI: RCSFNBMARIN.COM May 30 2018 03:53:00 Credit One Bank- Bankruptcy Dept, POB 98873,  
 Las Vegas, NV 89193-8873  
 516018335 EDI: RCSDELL.COM May 30 2018 03:53:00 Dell Financial Services, C/O Financial Services,  
 PO Box 81577, Austin, TX 78708  
 516018336 EDI: RCSDELL.COM May 30 2018 03:53:00 Dell Preferred Account, PO Box 6403,  
 Carol Stream, IL 60197-6403  
 516018340 EDI: HFC.COM May 30 2018 03:53:00 HSBC Bank, PO Box 5213, Carol Stream, IL 60197-5213  
 516018338 EDI: HFC.COM May 30 2018 03:53:00 Household Bank MC Platinum, Attn: Bankruptcy Dept,  
 POB 81622, Salinas, CA 93912-1622  
 516018342 +EDI: RMSC.COM May 30 2018 03:53:00 JC Penny, PO Box 103104, Roswell, GA 30076-9104  
 516224116 EDI: JEFFERSONCAP.COM May 30 2018 03:53:00 Jefferson Capital Systems LLC, PO Box 7999,  
 Saint Cloud Mn 56302-9617  
 516018344 +EDI: CBSKOHLS.COM May 30 2018 03:53:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043  
 516018347 E-mail/Text: camanagement@mtb.com May 30 2018 00:12:41 M & T Bank,  
 Mortgage Bankruptcy Department, PO Box 1288, Buffalo, NY 14240  
 516259709 E-mail/Text: camanagement@mtb.com May 30 2018 00:12:41 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 61

Date Rcvd: May 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516018348 +EDI: MERRICKBANK.COM May 30 2018 03:53:00 Merrick Bank, PO Box 23356,  
Pittsburgh, PA 15222-6356  
516018349 EDI: MERRICKBANK.COM May 30 2018 03:53:00 Merrick Bank- Bankruptcy Dept, POB 9201,  
Old Bethpage, NY 11804-9001  
516018351 +EDI: MID8.COM May 30 2018 03:53:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
516018352 +EDI: GMACFS.COM May 30 2018 03:53:00 National Auto Finance, 200 Renaissance Center,  
Detroit, MI 48243-1300  
516018353 EDI: HFC.COM May 30 2018 03:53:00 Orchard Bank- Bankruptcy Dept, PO Box 5253,  
Carol Stream, IL 60197-5253  
516274548 EDI: PRA.COM May 30 2018 03:53:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
POB 41067, Norfolk VA 23541  
516274521 EDI: PRA.COM May 30 2018 03:53:00 Portfolio Recovery Associates, LLC,  
c/o Capital One/HSBC, POB 41067, Norfolk VA 23541  
516274765 EDI: PRA.COM May 30 2018 03:53:00 Portfolio Recovery Associates, LLC,  
c/o Hsbc Bank Nevada, N.a, POB 41067, Norfolk VA 23541  
516274739 EDI: PRA.COM May 30 2018 03:53:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,  
POB 41067, Norfolk VA 23541  
516118896 +E-mail/Text: bankruptcy@pseg.com May 30 2018 00:12:09 PSEG, POB 490,  
Cranford, NJ 07016-0490  
516024446 EDI: Q3G.COM May 30 2018 03:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
516036628 +EDI: CHRM.COM May 30 2018 03:53:00 Santander Consumer USA Inc, POB 961275,  
Fort Worth, TX 76161-0275  
516018358 +EDI: WTRRN BANK.COM May 30 2018 03:53:00 Target, PO Box 9475, Minneapolis, MN 55440-9475  
516018359 EDI: WTRRN BANK.COM May 30 2018 03:53:00 Target Card Services- Bankruptcy Dept,  
Services to TD Bank USA N A, 3901 West 53rd Street, Sioux Falls, SD 57106-4216  
516136953 +EDI: CBS7AVE May 30 2018 03:53:00 The Swiss Colony, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
516018362 +E-mail/Text: collector@florence-nj.gov May 30 2018 00:12:50 Township of Florence,  
Office of Tax Collector, 711 Broad Street, Florence, NJ 08518-2310  
516018366 +EDI: WFNNB.COM May 30 2018 03:53:00 Wfcb/hsn, PO Box 183043, Columbus, OH 43218-3043  
516018367 +EDI: WFNNB.COM May 30 2018 03:53:00 Wfnnb/lanebr, PO Box 182789,  
Columbus, OH 43218-2789

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516225824\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
516018321 ###A-1 Collections, 101 Grovers Mill Road, Suite 303, Lawrence Township, NJ 08648-4706  
516018322 ###A1 Collection Services, 101 Grovers Mill Road, Suite 303,  
Lawrence Township, NJ 08648-4706

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 61

Date Rcvd: May 29, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Loss Mitigation M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com  
S. Daniel Hutchison on behalf of Joint Debtor Jennifer A Schuyler sdhteamlaw@outlook.com,  
backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;r39026@notify.bestcase.com  
S. Daniel Hutchison on behalf of Debtor William R. Schuyler, Jr. sdhteamlaw@outlook.com,  
backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;r39026@notify.bestcase.com  
TOTAL: 7